



CITY OF SAINT PAUL
Christopher B. Coleman, Mayor

*25 West Fourth Street
Saint Paul, MN 55102*

*Telephone: 651-266-6626
Facsimile: 651-228-3341*

Dear Applicant,

Thank you for your interest in the Saint Paul Home Loan Fund. Enclosed are the informational flyers and application materials that you have requested. Please fill out as much of the application as you can, sign the disclosures, and return the original copies along with the following items to:

Ed Niewinski
City of Saint Paul
25 West Fourth Street – Suite 1200
Saint Paul, Minnesota 55102

1. Cover letter indicating which type of loan you're interested in (straight purchase, purchase with rehab, or refinance with rehab). Please indicate the approximate amount of rehab involved, if applicable.
2. Pay stubs covering the most recent thirty (30) days.
3. Bank statements covering the most three (3) months.
4. If you are a first time home buyer, include Federal tax returns covering the most recent three (3) years (include all W2s and schedules).
5. If you are self-employed, include Federal tax returns covering the most recent two (2) years (include all W2s and schedules), and a year-to-date income statement.
6. Court documents (divorce, bankruptcy, child support, etc.), if applicable.
7. Explanation letter (employment gaps, credit issues, etc.), if applicable.
8. Check in the amount of \$18.00 per applicant (or married couple) payable to **City of Saint Paul**.

Upon receipt of these materials, your application will be processed for conditional approval. Original documents will be returned to you by mail. Please call with any questions.

Sincerely,

Ed Niewinski
Loan Specialist
651 / 266-6621

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Go-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	Other (explain):	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:	Fixed Rate <input type="checkbox"/> GPM	Other (explain): ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)				No. of Units	
Legal Description of Subject Property (attach description if necessary)				Year Built	
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	Other (explain):	Property will be:	
				<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in:	
				<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

VIII. DECLARATIONS

IX. ACKNOWLEDGMENT AND AGREEMENT

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

To be Completed by interviewer This application was taken by: <div> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet </div>		Interviewer's Name (print or type)	Name and Address of Interviewer's Employer:
		Interviewer's Signature _____ Date _____	
		Interviewer's Phone Number (incl. area code) _____	

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature

Date

Co-Borrower's Signature

Date

X

X

NOTICE TO APPLICANTS: EXHIBIT A

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the United States Department of Housing and Urban Development/Veterans Administration Loan Guaranty Service or Division has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Additionally, the HRA has granted this same right of access to the Federal National Mortgage Association. Financial records involving your transaction will be available to the United States Department of Housing and Urban Development/Veterans Administration Loan Guaranty Service or Division and the Federal National Mortgage Association without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

EQUAL CREDIT OPPORTUNITY ACT NOTICE:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C. 20580. The State Agency which administers compliance with the State law is the Minnesota State Department of Human Rights, St. Paul, Minnesota 55101.

APPRAISAL DISCLOSURE:

On December 14, 1993 the Federal Reserve Board put into effect a rule which states that "creditors may automatically provide a copy of an appraisal report to all applicants for certain dwelling-secured loans, or they may provide a copy upon the applicant's request". Applicants may obtain a copy of the appraisal report by submitting a written request within 90 days of the loan application date. The applicant may be charged for copies. The Lender then has 30 days from the receipt of the request to provide a copy of the report.

The undersigned applicant certifies that a copy of the following has been received:

1. Right to Financial Privacy Act Notice (Exhibit A).
2. Equal Credit Opportunity Act Notice.
3. Appraisal Disclosure.

Applicant's Signature

Date

Applicant's Signature

Date

AUTHORIZATION TO RELEASE INFORMATION

I/We have applied for a loan from the City of Saint Paul. As part of the application process, the City of Saint Paul may verify information contained in my/our loan application and in other documents required in connection with the loan. This verification process will be conducted either prior to closing or subsequent to closing, and may be performed either by employees of the City of Saint Paul or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of the City of Saint Paul.

I/We authorize you to provide the City of Saint Paul and to any investor to whom the City of Saint Paul may sell this loan, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns. The City of Saint Paul, or any investor that purchases the mortgage, may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you.

Applicant

Applicant